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Resource Allocation

By Michele Borowsky

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So here you are...a business owner. Bravo!

You've got a catchy name, you're equipped with all the right tools, your website is up, and now you're ready to do business. So you start to network online, join the right groups, check out search engine adwords, subscribe to applicable newsletters for insight, and buy some of the better known marketing gurus books.

Hmmmm, not much is happening.

Okay, so now you begin to check out local networking groups in your community. You may join the Chamber of Commerce, the Elks, the Friars, various business networking groups..... and a little more is happening.

Then you look into trade shows in your area. You need collateral materials to hand out so you create an attractive flyer, perhaps start to mail out some postcards, let all your networking associates know about your trade show booth. Then you work the show..... and a little more begins to happen.

Now you start in earnest a referral program for your existing clientele. You know, if you send me a new client I will give you ____% off your next order.

Hmmm....didn't get much from that.

So you then conclude that you have to start the process all over again. Work harder. Put in more time. Network more and better.

Okay, all good. But what's missing? The fact is that regardless of your category of business, you will actually, on average, do business with less than 10% of all those who are aware of your company. That's it????? Yup.

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So what can a business owner do? There's only so much time in the day. I'm doing all I can.

Yes, you are. But how about using your time to do what it is that you actually do, rather than trying to find people to do it with.

It's now time to let media start working for you.

The next step for you is to start budgeting all of your resources. Up until now you've been using time, the one resource which cannot be created or renewed. Once it's been used, it's gone forever.

How about starting to use another resource.....money!

Do you have an advertising budget? Have you ever even thought about it? Invariably an advertising budget is the one thing which new business owners don't allocate for, don't consider, and just can't bring themselves to spend. And I ask, Why Not??!!??!!

One of the reasons is that you've been indoctrinated to believe that successful marketing is a function of mindset, positive, pro-active, enthusiastic, etc. All true. And all marketing. Your results to date have been less than explosive. Coming in dribbles rather than a downpour, and, as previously mentioned, your conclusion is to work harder.

What happened to paid for advertising?

How about working wiser for a change? Start to allocate a percent of each sale that you make to your advertising budget. Just like you have a household budget, you need to have a business budget.

And what will an advertising budget do for you? It will enable you to reach thousands of people with your business message, instead of just dozens. Can you imagine??? Thousands of people being aware of your company, thousands of people considering your products or services, thousands of people that you can market your message to. Wow. What a concept.

New Book Demystifies How To Protect and Grow Wealth With Ease

By Scott Frush

Ask investors what their primary financial concern is and most will respond with how to protect and grow their wealth properly. There is an easy solution; the answers are in *Optimal Investing: How to Protect and Grow Your Wealth With Asset Allocation* (Marshall Rand Publishing; available by calling 1-800-247-6553). Written by CERTIFIED FINANCIAL PLANNER and asset allocation expert, Scott Frush, *Optimal Investing* offers a truly unique yet powerful step-by-step approach to protecting and growing wealth using the time-honored and researched-supported principles of asset allocation. Frush demystifies the entire process of protecting and growing wealth and shows readers how to take charge of their investments to build financial independence, control and security.

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Presented in an easy to follow format, *Optimal Investing* reveals the 15 golden rules for building optimal portfolios (also available in the free report *15 Golden Rules for Building Optimal Portfolios* at [www.frushfinancial.com](#)) and the eight biggest mistakes made when designing portfolios.

Included are model portfolios for different investors, checklists for ease of use and the *Optimal Allocator* worksheet to help create a winning portfolio for safety and growth. This book concentrates on those choices investors have the most control over and which have the greatest impact. From start to finish, this book has it covered.

Asset allocation is the strategy of dividing your wealth among the different asset classes and asset subclasses to achieve the highest expected total rate of return for the amount of risk you are willing and able to accept. "Numerous landmark studies have concluded that how you allocate your assets, rather than which individual investments you select or when you buy or sell them, determines the majority of your investment performance over time," says Frush, president of Frush Financial Group and editor of the *Journal of Asset Allocation* (free subscriptions available at [www.frushfinancial.com](#)).

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The singular aim of *Optimal Investing* is to empower readers to protect and grow their wealth to ensure their financial independence, control and security, all while keeping things simple and uncomplicated. The information is very clear, easy to understand and best of all, makes sense. Even if you already know the basics of asset allocation, *Optimal Investing* will show you how to gain an even greater edge. *Optimal Investing* will tell you what to do and how to do it.

Optimal Investing is very well organized and packed with highly useful information. Given the investment challenges of the past couple of years, this book has never been more relevant. The information in this book will help to revitalize your portfolio.

Optimal Investing will become your constant guide on how to manage your investments with ease. A must read for investors looking to protect and grow their wealth. This book should take up permanent residence on your bookshelf.

To find out more, purchase your copy of *Optimal Investing* at [www.frushfinancial.com](#)

or

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Scott Frush, CFA, CFP is president of Bloomfield Hills, Michigan, based Frush Financial Group and is editor and publisher of the *Journal of Asset Allocation*. To subscribe to the free *Journal of Asset Allocation*, visit [www.frushfinancial.com](#)

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